

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Raymond E. Fisher, Jr
 Anne M. Fisher
 Debtors

Case No. 18-12956-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb
 14100437 +Raymond E. Fisher, Jr, Anne M. Fisher, 214 Valley Green Drive, Aston, PA 19014-1919
 +Bayview Loan Servicing, LLC,, a/k/a, Bayview Financial, LP, c/o Raymond Kempinski, Esquire,
 123 South Broad Street, Suite 1400, Phila., PA 19109-1060
 14100438 +Best Buy, Bankruptcy, 7601 Penn Avenue South, Richfield, MN 55423-8500
 14100440 +Care Credit, LLC, 2995 Red Hill Avenue, Suite 100, Costa Mesa, CA 92626-5984
 14100443 Citizens Bank, Bankruptcy Department/RJEl35, 480 Jefferson Blvd, Warwick, RI 02886-1359
 14100449 HSBC Bank USA, N.A., Consumer Bankruptcy Dept, 2929 Walden Avenue, Depew, NY 14043-2602
 14100448 +Hearing Help Express, Inc., 1714 Sycamore Road, P.O. Box 586, DeKalb, IL 60115-0586
 14100451 J.C. Penney Co., Inc., Sears, Roebuck & Co., Reg'l Credit Crd Operations Cntr,
 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 14100453 +Lowes Companies, Inc., ATTN: Bankruptcy, 1605 Curtis Bridge Road,
 Wilkesboro, NC 28697-2263
 14100455 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Insurance Co., Collection Department,
 One Nationwide Plaza, Columbus, OH 43215-2220)
 14108445 +Southwest Delaware County Municipal Authority, SWDCMA Attn: Cecelia Nelson Auth Admin,
 One Gamble Lane, PO BOX 2466, Aston, PA 19014-0466
 14100460 Township of Aston, Michael P. Pierce, Esquire, 5021 Pennell Road, Aston, PA 19014-1869
 14100461 +Toy R Us, Bankruptcy Dept., 1 Geoffrey Way, Wayne, NJ 07470-2035
 14100463 Wal-Mart Stores, Inc., Bankruptcy Department, 608 Southwest 8th Street,
 Bentonville, AR 72712-6207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: r.mcneill@verizon.net May 30 2018 02:05:44 RONALD G. MCNEIL,
 McNeil Legal services, 1333 Race Street, Philadelphia, PA 19107-1585
 tr +E-mail/Text: bncnotice@phl3trustee.com May 30 2018 02:06:46 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: bankruptcy@phila.gov May 30 2018 02:06:28 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 30 2018 02:06:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 30 2018 02:06:23 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 30 2018 02:06:15 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14100436 EDI: AMEREXPR.COM May 30 2018 06:03:00 American Express, Bankruptcy Department,
 P.O. Box 981535, El Paso, TX 79998-1535
 14100439 EDI: CAPITALONE.COM May 30 2018 06:03:00 Capital One Financial, Bankruptcy Department,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 14101926 +E-mail/Text: bankruptcy@caavps.com May 30 2018 02:06:20 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14100441 +EDI: CAUT.COM May 30 2018 05:58:00 Chase Automotive Finance, Bankruptcy Unit,
 P.O. Box 5210, New Hyde Park, NY 11042-5210
 14100442 EDI: CITICORP.COM May 30 2018 06:03:00 CitiCorp Credit Services, Inc.,
 Citibank Client Services, 100 Citibank Drive, San Antonio, TX 78245-3202
 14100444 EDI: WFNNB.COM May 30 2018 06:03:00 Comenity Bank, Bankruptcy Department,
 P.O. Box 182273, Columbus, OH 43218-2273
 14100445 EDI: RCSFNBMARIN.COM May 30 2018 06:03:00 Credit One, Bankruptcy Department,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 14100446 EDI: DIRECTV.COM May 30 2018 06:03:00 DirecTV, Bankruptcy Department,
 2230 E. Imperial Highway, El Segundo, CA 90245-3504
 14100447 EDI: RMSC.COM May 30 2018 06:03:00 GE Capital Retail Bank, ATTN: Bankruptcy Dept.,
 P.O. Box 960061, Orlando, FL 32896-0661
 14100450 EDI: IRS.COM May 30 2018 06:03:00 Internal Revenue Service, Bankruptcy Division,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 14100452 EDI: CBSKOHL.COM May 30 2018 06:03:00 Kohls Department Stores, Bankruptcy Department,
 N56W17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
 14108846 +EDI: MID8.COM May 30 2018 06:03:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14100454 EDI: MERRICKBANK.COM May 30 2018 05:58:00 Merrick Bank, 10705 So. Jordan Gateway,
 Suite 200, South Jordan, UT 84095-3977
 14100456 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 30 2018 02:06:02 PA Dept of Revenue,
 Bankruptcy Division, Office of Chief Counsel, P.O. Box 280946,
 Harrisburg, PA 17128-0496
 14101448 +EDI: PRA.COM May 30 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14100457 EDI: NEXTEL.COM May 30 2018 06:03:00 Sprint Nextel, Bankruptcy Department,
 6200 Sprint Parkway, Overland Park, KS 66251-4300
 14100458 EDI: RMSC.COM May 30 2018 06:03:00 Synchrony Bank, Bankruptcy Department,
 170 West Election Rd, Ste 125, Draper, UT 84020-6425

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Form ID: 309I

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14100459	EDI: TDBANKNORTH.COM May 30 2018 06:03:00	TD Bank, N.A., Bankruptcy Department, 70 Gray Road, Fairmouth, ME 04105-2019
14100462	EDI: VERIZONCOMB.COM May 30 2018 06:03:00	Verizon Communications, Bankruptcy Department, P.O. Box 4846, Trenton, NJ 08650-4846
14100464	EDI: WFFC.COM May 30 2018 06:03:00	Wells Fargo Card Services, Bankruptcy Department, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company
ecfmail@mwc-law.com, ecfmail@mwc-law.com
KEVIN G. MCDONALD on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company
bkgroup@kmlawgroup.com
RONALD G. MCNEIL on behalf of Debtor Raymond E. Fisher, Jr r.mcneill@verizon.net
RONALD G. MCNEIL on behalf of Joint Debtor Anne M. Fisher r.mcneill@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:		
Debtor 1	Raymond E. Fisher Jr	Social Security number or ITIN xxx-xx-7942
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Anne M. Fisher	Social Security number or ITIN xxx-xx-6294
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 5/1/18
Case number: 18-12956-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raymond E. Fisher Jr	Anne M. Fisher
2. All other names used in the last 8 years		
3. Address	214 Valley Green Drive Aston, PA 19014	214 Valley Green Drive Aston, PA 19014
4. Debtor's attorney Name and address	RONALD G. MCNEIL McNeil Legal services 1333 Race Street Philadelphia, PA 19107-1585	Contact phone (215) 564-3999 Email: r.mcneil1@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/29/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 11, 2018 at 1:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 9/9/18 Filing deadline: 7/10/18 Filing deadline: 10/28/18 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 100.00 per month for 60 months. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: 7/31/18 at 10:00 AM , Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	